

Information to identify the case:

Debtor 1	Elaine A. Taylor	Social Security number or ITIN xxx-xx-4190
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-26093-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elaine A. Taylor
fka Elaine A. Ellis

10/7/22

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elaine A. Taylor
Debtor

Case No. 17-26093-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 07, 2022

User: admin
Form ID: 3180W

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2022:

Recip ID	Recipient Name and Address
db	+ Elaine A. Taylor, 1628 Gianna Drive, Glassboro, NJ 08028-3458
516992448	+ Andres Wirkmaa, Esquire, 637 Wyckoff Ave, Wyckoff, NJ 07481-1438
516992457	City of Philadelphia, Dept of Finance, P.O. Box 56318, Philadelphia, PA 19130-6318
516992476	+ Essex Chase Apartments, 1000 Gianna Drive, Glassboro, NJ 08028-3229
516992485	+ Philadelphia Gas Works, 1800 North Arch Street, Philadelphia, PA 19103-2802
516992486	Philadelphia Gas Works, P.O. Box 11700, Newark, NJ 07101-4700
516992487	+ Police And Fire Fede, 901 Arch St, Philadelphia, PA 19107-2495
516992489	+ Ronald Taylor, 1628 Gianna Drive, Glassboro, NJ 08028-3458
516992490	+ Stellar Recovery Inc, 4500 Salisbury Rd Ste 10, Jacksonville, FL 32216-8035
516992491	+ Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105, Jacksonville, FL 32216-8035

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2022 20:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 07 2022 20:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: megan.harper@phila.gov	Oct 07 2022 20:23:00	City of Philadelphia, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., Room 580, Municipal Services Building, Philadelphia, PA 19102
516992450	Email/Text: bankruptcy@pepcoholdings.com	Oct 07 2022 20:23:00	Atlantic City Electric, P.O. Box 4875, Trenton, NJ 08650
516992451	Email/Text: bankruptcy@pepcoholdings.com	Oct 07 2022 20:23:00	Atlantic City Electric Company, Bankruptcy Division, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516992453	EDI: CAPITALONE.COM	Oct 08 2022 00:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517173932	Email/Text: megan.harper@phila.gov	Oct 07 2022 20:23:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
516992452	+ Email/Text: cms-bk@cms-collect.com	Oct 07 2022 20:23:00	Capital Management Services, Inc., 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
516992454	+ EDI: CAPITALONE.COM	Oct 08 2022 00:18:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
516992458	+ EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
516992459	+ EDI: WFNNB.COM	Oct 08 2022 00:18:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy,

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516992474	EDI: DISCOVER.COM	Oct 08 2022 00:18:00	Po Box 182125, Columbus, OH 43218-2125
516992460	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2022 20:23:00	Discover Financial, Po Box 15316, Wilmington, DE 19850
516992467	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2022 20:23:00	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
517000315	EDI: DISCOVER.COM	Oct 08 2022 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516992475	+ EDI: DISCOVER.COM	Oct 08 2022 00:18:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516992455	EDI: JPMORGANCHASE	Oct 08 2022 00:18:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004
516992456	EDI: JPMORGANCHASE	Oct 08 2022 00:18:00	Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101
517215281	EDI: JPMORGANCHASE	Oct 08 2022 00:18:00	JPMorgan Chase Bank, N.A., PO BOX 29505 AZ1-1191, Phoenix, AZ 85038-9505
516992483	^ MEBN	Oct 07 2022 20:21:30	NCB Management Services, P.O. Box 1099, Langhorne, PA 19047-6099
516992478	+ EDI: NFCU.COM	Oct 08 2022 00:18:00	Navy Federal Cr Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
516992477	+ EDI: NFCU.COM	Oct 08 2022 00:18:00	Navy Federal Cr Union, 820 Follin Ln Se, Vienna, VA 22180-4907
516992480	+ EDI: NFCU.COM	Oct 08 2022 00:18:00	Navy Federal Credit Union, One Security Place, Merrifield, VA 22119-0001
516992481	+ EDI: NFCU.COM	Oct 08 2022 00:18:00	Navy Federal Credit Union, Po Box 3700, Merrifield, VA 22119-3700
516992479	+ EDI: NFCU.COM	Oct 08 2022 00:18:00	Navy Federal Credit Union, 800 Follin Ln SE, Vienna, VA 22180-4907
517157974	EDI: PRA.COM	Oct 08 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517175970	EDI: Q3G.COM	Oct 08 2022 00:18:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516994097	+ EDI: RMSC.COM	Oct 08 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517026242	+ Email/Text: electronicbkydocs@nelnet.net	Oct 07 2022 20:23:00	U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911
517056018	EDI: WFFC2	Oct 08 2022 00:18:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657
516992492	+ EDI: WFFC2	Oct 08 2022 00:18:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
516992493	+ EDI: WFFC2	Oct 08 2022 00:18:00	Wfds/Wds, Po Box 1697, Winterville, NC 28590-1697

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

District/off: 0312-1

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516992449	*+	Andres Wirkmaa, Esquire, 637 Wyckoff Ave, Wyckoff, NJ 07481-1438
516992461	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992462	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992463	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992464	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992465	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992466	*+	Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904
516992468	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992469	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992470	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992471	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992472	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992473	*+	Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505
516992484	*+	NCB Management Services, P.O. Box 1099, Langhorne, PA 19047-6099
516992482	*+	Navy Federal Credit Union, One Security Place, Merrifield, VA 22119-0001
516992488	*+	Police And Fire Fede, 901 Arch St, Philadelphia, PA 19107-2495

TOTAL: 0 Undeliverable, 16 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor JPMORGAN CHASE BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Lee Abt	on behalf of Debtor Elaine A. Taylor leeabt2@verizon.net r40016@notify.bestcase.com
Pamela Elchert Thurmond	on behalf of Creditor City of Philadelphia Pamela.Thurmond@phila.gov edelyne.jean-baptiste@phila.gov
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6